

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

**Jeanne Puzino,**

**Debtor.**

Case No.: 22-18053-VFP

Chapter: 13

Hearing Date: March 2, 2023

Judge: Vincent F. Papalia

Recommended Local Form:

☒ Followed

☐ Modified

**ORDER VACATING STAY and CO-DEBTOR STAY**

The relief set forth on the following page, is hereby **ORDERED**.

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Debtors: Jeanne Puzino

Case No.: **22-18053-VFP**

Caption of Order: **Order Vacating Stay**

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Upon the motion of Selene Finance LP as servicer for U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST, (“Secured Creditor”) under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property and Co-Debtor Stay pursuant to 11 U.S.C. §1301 as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor’s rights in regard to the following:

☒ Real property more fully described as:

18 Nell Court, Fairfield, NJ 07004.

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff’s sale (purchaser’s assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtors and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

It is further ORDERED that the Co-Debtor stay under 11 U.S.C. 1301 is vacated.

Secured Creditor shall serve this Order on the Debtors, any trustee, and any other party who entered an appearance on the motion.